



UNITED STATES PATENT AND TRADEMARK OFFICE



DATE MAILED: 11/23/2001

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address: COMMISSIONER OF PATENTS AND TRADEMARKS Washington, D.C. 20231 www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO
09/283,781	04/01/1999	MILAN KRATKA	12406US01	1455
759	90 11/23/2001			
MCANDREWS HELD & MALLOY LTD 500 WEST MADISON STREET			EXAMINER	
34TH FLOOR			GRAHAM, CLEMENT B	
CHICAGO, IL	60661		ART UNIT	PAPER NUMBER
			2164	

Please find below and/or attached an Office communication concerning this application or proceeding.

W/

Application No. Office Action Summary Examiner C Graham Art Unit C Graham 2184				Ce
Examiner C Graham The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. Extensions of time may be available under the provisions of 3 CPR 1.136(a). In no event, however, may a reply be timely filed after SIX (8) MONTHS from the mailing date of this communication. If the period for reply specified doze is less than this (90 Minus) and the provision of 3 CPR 1.136(a). In no event, however, may a reply be timely filed after SIX (8) MONTHS from the mailing date of this communication. If the period of reply specified doze is less than three mailing (30 Minus) and its communication of the provision of		Application No.	Applicant(s)	
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A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ② MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.13(a). In no event, however, may a reply be timely filed after StX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above, the maximum statutory period will apply and will be considered limely. - If No period for reply specified above, the maximum statutory period will apply and will expire StX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, excess the application to become ABANDONED (53 U.S.C. § 133). - Any reply received by the Office later than there anothals after the mailing date of this communication, over if timely filed, may reduce any surror patient term adjustment. See 37 CFR 1.784(b). Status 1) □ Responsive to communication(s) filed on O1April 1999. 2a) □ This action is FINAL. 2b) □ This action is non-final. 3) □ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213. Disposition of Claims 4) □ Claim(s) 1 and 2 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) □ Claim(s) is/are allowed. 6) □ Claim(s) 12 is/are objected to. 8) □ Claim(s) 12 is/are objected to. 8) □ Claim(s) 12 is/are objected to by the Examiner. 10) □ The proposed drawing correction filed on is/are: a) □ accepted or b) □ objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a). 11) □ The proposed drawing correction filed on is/are: a) □ accepted or b) □ objected to by the Examiner. If approved, corrected drawings are required in reply to this Office action. 12) □ The oath or declaration is objected to by the Examiner. Priority under 35		C Graham	2164	
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a) ☐ All b) ☐ Some * c) ☐ None of:	der 35 U.S.C. §§ 119 and 120			
	cknowledgment is made of a claim for foreig	n priority under 35 U.S.C	C. § 119(a)-(d) or (f).	
1. Certified copies of the priority documents have been received.	All b) Some * c) None of:			
	. Certified copies of the priority documen	its have been received.		
2. Certified copies of the priority documents have been received in Application No	Certified copies of the priority documen	nts have been received in	Application No	
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 	application from the International B	sureau (PCT Rule 17.2(a))).	
14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application)	knowledgment is made of a claim for domes	tic priority under 35 U.S.(C. § 119(e) (to a provisional application)).
a) ☐ The translation of the foreign language provisional application has been received. 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.	☐ The translation of the foreign language p	rovisional application has	been received.	
Attachment(s)		. ,	•	
1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 6) Other:	of References Cited (PTO-892) of Draftsperson's Patent Drawing Review (PTO-948)	5) Notice		

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DETAILED ACTION

Claim Rejections - 35 USC § 103

- 1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims [1-2] are rejected under 35 U.S.C. 102(b) as being [anticipated] by [Sandretto U.S. Patent No.58.12.988].

Referring to claim 1,Sandretto discloses Determining the underlying Security as claimed See Column. 12, Line 20-40. Sandretto discloses types of derivative as claimed. See Column. 9.

Line 55-65. Sandretto discloses risk associated with said derivative as claimed See Column. 3.

Line 20-65. Sandretto discloses cost associated with said derivative as claimed See Column.

2.Line 30-40 and column.3 line 5-20. Sandretto discloses risk adjusted pricing as claimed See Summary of the invention Line 50-65 and Column. 9. Line 5-55. Sandretto discloses numerical methods as claimed See Column. 4. Line 35-55 and Column. 8. Line 5-30. Sandretto discloses outputting value of the derivative as claimed. See Column. 47. Line 5-65, Column.48. line 40-65, Column.49.5-20, Column.50. Line 45-50. Referring to claim 2, Sandretto discloses input of derivative characteristics and model parameters as claimed. See Column. 9. line 5-20, column.11. line 5-65, column.13. Line 5-50, column.15. line 5-65, column.16. Line 5-65,

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column.17. line 5-45, column.18. Line 5-60. Sandretto discloses processing unit computing the value of derivative based on risk adjusted pricing as claimed. See Column. 4. Line 5-55, column.5. Line 5-60, column.6. Line 5-65, Column.12. Line 5-40. Sandretto discloses displaying output value of the derivative as claimed See Column 5-65.

Conclusion

3. The prior art of record and not relied upon is considered pertinent to Applicants disclosure.

Rebane (US 6078904 Patent) teaches risk direct asset allocation and risk resolved capm for optimally allocating investment assets in an investment portfolio.

Molbak (US Patent 5909794) teaches donation transactions methods and apparatus.

Elgemal (US Patent 6138107) teaches a method and apparatus for providing electronic accounts over a public network.

Varga (US Patent 6181981) teaches a apparatus and method for improved vending machine inventory maintenance.

2.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (703) 308-1874 or Vincent Millin whose telephone number is (703) 308-1065.

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The examiner can normally be reached on Monday through Friday from 8:30 AM to 5:00 PM.

The fax phone number for this Art Unit is (703) 305-0040.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

CG 19Nov01

Frantzy Poinvil
Primary Examiner
Art Unit 2164